



K A N S A S

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DATE: May 28, 2008

BULLETIN: 2008-KDCU-CUB-4

TO: Management of Kansas chartered credit unions

SUBJECT: First Quarter 2008 Call Report Statistics

There are 87 state chartered natural person credit unions in Kansas. This number has not changed since the fourth quarter 2007 statistics were reported. Nationwide there are 8,049 federally insured credit unions (FICUs). The number for all FICUs has decreased by 52 credit unions since 12/31/07.

Asset growth increased in the first quarter both for Kansas credit unions and for all FICUs. 3/31/08 assets for Kansas credit unions totaled \$3,190,926,354. This number has increased by \$192,610,305 since 12/31/07 for a growth of 6.4% (25.7% annualized). During the same timeframe, assets for all FICUs have increased by an annualized rate of 20.57%. The sizable growth in assets both in Kansas and nationwide may show a market shift to safety and demonstrates that Kansas credit union dividend rates are competitive.

Loans in Kansas credit unions have increased by \$116,267,427, year-over-year (since First Quarter 2007). For 2008, the Kansas annualized loan growth rate is 1.83% compared to the 4.5% rate nationwide for all FICUs.

Kansas credit unions average delinquency decreased 17 bps to 1.10% compared to 0.91% for all FICUs nationwide. The annualized YTD return on average assets for Kansas credit unions fell by 9 bps to an average of 0.67%, while the average for all FICUs fell 4 bps to 0.60%.

The average net worth to total asset ratio for Kansas chartered credit unions fell 59 bps to 11.85% since 12/31/07. The ratio for all FICUs decreased 36 bps to 11.07%. The decrease in net worth for Kansas is in part due to asset growth.

Below are numbers for recent year-end 12/31/07 and the current 3/31/2008 quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	6/30/07	9/30/07	12/31/07	3/31/08	3/31/08
Total Loans	\$2,057,760,779	\$2,100,833,247	\$2,121,682,834	\$2,131,367,795	\$532,843,159,588
Total Shares	\$2,494,406,091	\$2,493,904,883	\$2,521,958,607	\$2,680,239,283	\$667,738,379,280
Total Delinquency	\$21,607,732	\$23,892,417	\$26,839,848	\$23,399,869	\$4,849,347,285
Total Net Worth	\$361,346,564	\$368,028,518	\$372,921,446	\$379,056,148	\$87,650,379,201
Total Assets	\$2,942,147,728	\$2,955,486,407	\$2,998,316,049	\$3,190,926,354	\$792,156,535,532
Membership	504,205	506,629	510,107	513,114	87,493,978

/s/ Jonathan S. Hankin

Jonathan S. Hankin, Financial Examiner

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